

Attorney Docket No. 014-040001US

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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In re Patent Application of

Confirmation No.: 3108

FEB 05 2004

Kern et al.

Application No.: 09/677,401

Group Art Unit: 3629

Filed: 29 September 2000

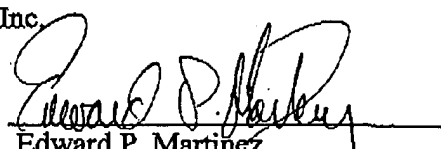
Examiner: Tan D. Nguyen

**OFFICIAL**For: LOYALTY REWARD PROGRAM FOR REDUCING THE BALANCE OF A LOAN  
OBLIGATIONCommissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450**NEW POWER OF ATTORNEY AND REVOCATION  
OF PREVIOUS POWERS OF ATTORNEY**

Sir:

As assignee of record of the entire right, title, and interest in the above-referenced patent application per the attached Statement Under 37 CFR § 3.73(b), all powers of attorney previously given are hereby revoked, and I hereby appoint the patent practitioners associated with the Customer Number provided below to prosecute this application and to transact all business in the United States Patent and Trademark Office in connection therewith, and I direct that all correspondence and telephone communications be addressed to **Reed. R. Heimbecher**, Reg. No. 36,353, at (303) 279-8888 of the below Customer Number:

USPTO Customer No. 33486

Dated this 3 day of Feb 2004.ASSIGNEE:  
Nelnet, Inc.By:   
Name: Edward P. Martinez  
Title: Secretary, Executive Director

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

## STATEMENT UNDER 37 CFR § 3.73(b)

Sir:

Nelnet, Inc., a corporation, states that it is the assignee of the entire right, title, and interest in the above-referenced patent application by virtue of a chain of title from the inventors of the patent application identified above to the current assignee as shown below:

1. From: K. Jon Kern, Joseph Bird, and Brooke Hartman

To: UNIPAC Service Corporation

The document was recorded in the United States Patent and Trademark Office at Reel 012315, Frame 0114.

2. From: UNIPAC Service Corporation

To: Nelnet Loan Services, Inc.

The document was recorded in the United States Patent and Trademark Office at Reel 012625, Frame 0278.

Application No. 09/677,401  
Attorney Docket No. 014-040001US

3. From: Nelnet Loan Services, Inc.

To: Nelnet, Inc.

The document was recorded in the United States Patent and Trademark  
Office at Reel 014260, Frame 0147

The undersigned (whose title is supplied below) is empowered to sign this  
statement on behalf of Nelnet, Inc.

Dated this 3 day of Feb 2004.

ASSIGNEE:  
Nelnet, Inc.

By: 

Name: Edward P. Martinez

Title: Secretary,  
Executive Director

Phone: (303) 696-5405